

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
(PHILADELPHIA)**

IN RE:

**Maurice Gindraw & Geneva Gindraw, aka  
Geneva Jefferson**  
Debtor

CHAPTER 13

CASE NO.: 18-14344-elf

HEARING DATE: March 3, 2020  
TIME: 11: 00 A.M.  
LOCATION: COURTROOM #1

**STIPULATION RESOLVING MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

It is hereby stipulated by and between Hill Wallack, LLP, as Counsel to WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES V-E ("Movant"), and JONATHAN KRINICK, counsel for the Debtor, as follows:

1. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. The Stipulation pertains to the property located at 871 Foulkrod Street, Philadelphia, PA 19124 (the "Property").
3. Parties acknowledge that the current regular monthly post-petition payment is \$886.49.
4. The Debtors shall cure the post-petition arrears due for September 1, 2019 through March 1, 2020 in the amount of \$6,205.43 (\$886.49 x 7 months), less a suspense amount of \$23.90, plus \$1,231.00 attorney's fees and costs, totaling \$7,436.43 by making a down payment to Movant in the amount of \$3,000.00 within 15 days of the order approving the Stipulation being entered on the docket. The Debtors shall cure the remaining arrears in the amount of

\$4,436.43 by making five equal consecutive monthly installments of \$739.41 commencing on March 15, 2020 and one final monthly payment of \$739.38 on August 15, 2020.

5. Debtors shall continue to make all regular monthly post-petition payments when they are due in accordance with the terms of the Note and Mortgage.

6. All post-petition payments from Debtors to Movant shall be sent to FCI LENDER SERVICES INC. AT PO BOX 28720, Anaheim Hills, CA 92809.

7. Should the Debtors fail to make the monthly payments timely than Movant shall send Debtors and Debtors' counsel a written Notice of Default of this Stipulation. If the default is not cured within fifteen (15) days of the date of the Notice, counsel shall file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.

8. In the event the Debtors convert to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, Movant shall send Debtors and Debtors' counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days of the date of the Notice, counsel shall file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.

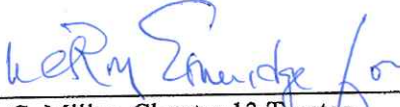
9. Debtors tendering of a check to WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES V-E which is subsequently returned due to insufficient funds in the account upon which the check is drawn, shall not constitute payment as the term is used in this Stipulation.

10. The parties stipulate that Movant shall be permitted to communicate with the Debtors and Debtors' Counsel to the extent necessary to comply with applicable non-bankruptcy law.

11. The parties agree that a facsimile signature shall be considered an original signature.

By: /s/Michael J. Shavel, Esq.  
Michael J. Shavel, Esquire  
Counsel for Creditor

By:   
JONATHAN KRINICK, Esquire  
Counsel for Debtor

  
William C. Miller, Chapter 13 Trustee

NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies

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**ORDER APPROVING THE STIPULATION RESOLVING THE MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

AND NOW, it is hereby ORDERED that the corresponding Stipulation is hereby approved,  
shall be, and is hereby made an Order of this Court.

BY THE COURT:

\_\_\_\_\_  
Date

\_\_\_\_\_  
**Judge Eric L. Frank**  
United States Bankruptcy Judge